

EXHIBIT A

RICHARDSON
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September 13, 2010

JOSEPH Y NAPARSTEK
[REDACTED]
[REDACTED]

RE: ORIGINAL CREDITOR: BANK OF AMERICA
CURRENT CREDITOR: ATLANTIC CREDIT & FINANCE INC.
DEBTOR: JOSEPH Y NAPARSTEK
ACCT NO: [REDACTED]
BALANCE DUE: [REDACTED]

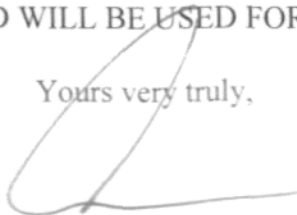
Dear SIR/MADAM:

Please be advised that the above referenced account has been purchased by ATLANTIC CREDIT & FINANCE INC.. Our firm has been retained by ATLANTIC CREDIT & FINANCE INC. for the purpose of collecting the above account.

We would like very much to resolve this in an amicable manner and would appreciate your contacting me at 803-253-8720 within the next 30 days to discuss how the account can be satisfied. Failure to resolve the outstanding balance within 30 days may result in ATLANTIC CREDIT & FINANCE INC. seeking its legal remedies.

PLEASE FIND ATTACHED THE NOTICE REQUIRED BY THE FEDERAL FAIR DEBT COLLECTION PRACTICES ACT. THIS LETTER IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Yours very truly,



Adam S. Tesh

/SSH



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NOTICE REQUIRED BY THE
FAIR DEBT COLLECTION
PRACTICES ACT, (THE ACT),
15 U.S.C. SECTION 1692 AS AMENDED

1. The past due amount is \$7,423.72.
2. The Creditor is ATLANTIC CREDIT & FINANCE INC..
3. The debt described in the attached letter will be assumed to be valid by the Creditor's law firm unless you, the debtor, within thirty (30) days after the receipt of this notice, dispute the validity of the debt or any portion thereof.
4. If you, the debtor, notify the Creditor's law firm in writing within thirty (30) days of the receipt of this notice that the debt, or any portion thereof, is disputed, the Creditor's law firm will obtain verification of the debt and a copy of the verification will be mailed to you, the debtor, by the Creditor's law firm.
5. If the Creditor named in paragraph 2 above is not the original Creditor, and if you make a written request to the Creditor's law firm within the thirty (30) days from the receipt of this notice, the name and address of the original Creditor will be mailed to you by the Creditor's law firm.
6. Written requests should be addressed to S. Nelson Weston, Jr., Richardson Plowden & Robinson, P.A., Post Office Drawer 7788, Columbia, South Carolina 29202.
7. This notice should not be construed as a thirty (30) day grace period. Creditor may pursue collection efforts immediately and not wait thirty (30) days.
8. This notice is an attempt to collect a debt and any information obtained will be used for that purpose.